

2016 HIGH SCHOOL COUNSELOR WORKSHOP



10/28/2016

Questions & Answers

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2016 High School Counselor Workshop

QUESTIONS & ANSWERS

Federal Update	<p>Presenters:</p> <p>Diann Cosme cosmed@michigan.gov</p> <p>Jennifer Shappell shappel2@msu.edu</p> <p>Janice Hursey hurseyj@michigan.gov</p>
Q. At what point does a student have to file taxes for their FAFSA?	<p>A. If a student is filing the 2017-18 FAFSA, they will need 2015 tax information. On-time 2015 tax filers, should have completed their 2015 taxes on or before April 18, 2016. Read more about the 2017-18 FAFSA.</p>
Q. How harmful/detrimental is mailing in a FAFSA rather than completing online?	<p>A. There are three methods to file a FAFSA:</p> <ol style="list-style-type: none"> 1.) Login to apply online (recommended) or 2.) Complete a PDF FAFSA or 3.) Request a paper FAFSA by calling 1-800-4-FED-Aid. <p>It typically takes 3-5 days to process a FAFSA that was submitted online. A paper FAFSA is processed within 7-10 days from the date it was mailed. For students who chose to apply online, their FAFSA is more likely to be accurate because the online FAFSA is designed to catch common errors. The online FAFSA also allows students to skip questions that are not relevant to their situation. For students who mail a PDF FAFSA, it may take up to three weeks before they receive their Student Aid Report (SAR).</p>
Q. Will colleges require tax transcripts from the IRS and why?	<p>A. After submitting the FAFSA, some students are selected for verification. If the student used the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out their FAFSA, and has not changed any of the information retrieved, the student will not have to verify that information. If the student did not use the IRS DRT and is selected for verification, they can log back in at www.fafsa.gov to see whether they can</p>

use IRS DRT to fill in the relevant fields on their FAFSA. If not, the school may require the student to submit a tax transcript as part of the verification process. Students can find their tax transcript through the IRS's Get Transcript service at www.irs.gov/transcript.

Q. Can you explain Federal Direct Loans?

A. There are four types of Direct Loans available:

- 1.) **Direct Subsidized Loan:** With a Subsidized Stafford Loan, the government pays the interest on the loan while the student is in school, during the six-month grace period and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution.
- 2.) **Direct Unsubsidized Loan:** A loan for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which increases the loan amount. Unsubsidized loans are not based on financial need and may be used to finance the family contribution.
- 3.) **Direct PLUS Loan:** Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the EFC. There is a minimal credit check required for the PLUS loan, so a good credit history is required. Check with your local bank to see if they participate in the PLUS loan program. If your application for a PLUS loan is turned down, your child may be eligible to borrow additional money under the Unsubsidized Stafford Loan program.
- 4.) **Consolidation Loan:** Also called Loan Consolidation, a consolidation loan combines several student loans into one bigger loan from a single lender. The consolidation loan is like a refinance and is used to pay off the balances on the other loans. The primary intention is to replace multiple loans with a single "consolidated" loan to simplify repayment. For federal student loans, a consolidation loan can also provide access to alternate repayment terms and the ability to lock in a rate on older variable rate student loans.

[Read more about Federal Direct Loans.](#)

Q. What's the most a student can receive from the PELL grant?

A. Amounts can change yearly. For the 2016-17 award year, the maximum award is \$5,815. [Read more about the Pell Grant.](#)

Q. If a student's parents won't supply their financial information, where does this leave the student and aid? Is the outcome different if the parents are abusive vs. parents who just don't want to share their information?

A. The Free Application for Federal Student Aid (FAFSA) explains that if a student's parents does not support them and refuses to provide their information on the FAFSA, the student may submit their FAFSA without their information. However, the student won't be able to get any *federal student aid* other than an [unsubsidized loan](#)—and even that might not happen. The student may submit their FAFSA without parent information, and contact their school's financial aid office to discuss the possibility of getting an

unsubsidized loan. The financial aid office may ask for a written statement from the parents, indicating that they refuse to provide their information on the FAFSA and that they no longer support the student.

If the student is unable to provide parent information due to a special circumstance such as abuse, the student may be able to submit their FAFSA without parent information. The student will indicate on the FAFSA, they have a special circumstance that will make them unable to submit their parent's information.

Visit Federal Student Aid to read more about when a [student is unable to report parent information](#).

Q. Will you explain the financial aid process when working with a documented student whose parents are undocumented?

- A. The parents' citizenship status does not affect the students' eligibility for federal student aid. Read more about [how to report information about noncitizen parents on the FAFSA](#).

Q. Should students who are refugees or have temporary protective status complete the FAFSA?

- A. Refugee – According to Federal Student Aid, a refugee is considered an eligible noncitizen and may qualify for federal financial aid if the student meets the following definition:

Refugee status continues unless revoked by the Department of Homeland Security (DHS) or until lawful permanent resident status is granted, which refugees apply for after one year (although they may remain in refugee status much longer). They may have a Form I-94 or I-94A annotated with a stamp showing admission under Section 207 of the Immigration and Nationality Act (INA). They may also have the old Refugee Travel Document (Form I-571) or the newer U.S. Travel Document annotated with "Refugee Travel Document Form I-571 (Rev. 9-2-03)." Refugees are given indefinite employment authorization.

A student with a Temporary Protected Status is not eligible for federal student aid funds.

Q. What criteria do non-U.S. citizens have to meet to qualify for federal student aid?

- A. A student is considered an "eligible noncitizen" if they fall into certain categories, such as the ones listed below:

1.) They are a:

- U.S. national (includes natives of American Samoa or Swains Island) or
- [U.S. permanent resident](#) with a Form I-551, I-151, or I-551C (Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card), also known as a "green card."

2.) They have an [Arrival-Departure Record \(I-94\)](#) from U.S. Citizen and Immigration Services (USCIS) showing*

- "Refugee,"
- "Asylum Granted,"
- "Cuban-Haitian Entrant,"
- "Conditional Entrant" (valid only if issued before April 1, 1980), or

- “Parolee” (must be paroled for at least one year and must be able to provide evidence from the USCIS that the student is in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident).

3. They hold a T nonimmigrant status ("[T-visa](#)") (for victims of human trafficking) or the parent holds a [T-1 nonimmigrant status](#). The college or career school’s financial aid office will ask to see their visa and/or certification letter from the U.S. Department of Health and Human Services.*

4. They are a “[battered immigrant-qualified alien](#)” who is a victim of abuse by the student’s citizen or permanent resident spouse or the student is a child of a person designated as such under the Violence Against Women Act (VAWA).*

5. They are a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau. If this is the case, the student may be eligible for only certain types of federal student aid:

- Citizens of the Republic of Palau are eligible for [Federal Pell Grants](#), [Federal Supplemental Educational Opportunity Grants](#), and [Federal Work-Study](#).
- Citizens of the Federal States of Micronesia and the Republic of the Marshall Islands are eligible for Federal Pell Grants only.

*To qualify for federal student aid, certain eligible noncitizens must be able to provide evidence from the USCIS that they are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident.

Source: [Federal Student Aid](#)

Q. Scenario: Parent is in Iraq, dad is not in the picture. Grandma has temporary custody until mom returns in May. What parent information is included on the FAFSA?

A. In this situation, mom’s information should be included as the parent when filing the FAFSA. Read more about “[Who’s My Parent When I Fill Out My FAFSA?](#)”

Resource: Federal Student Aid is currently offering many different [Webinars](#) for college access professionals and families.

State Update

Presenter:

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Q. How do we access each State’s financial aid programs?

A. You can [access each state’s financial aid programs here](#).

Q. When can a student create a MiSSG student account?

A. For students to have access to the [MiSSG Student Portal](#), they must have a current-year [Free Application for Federal Student Aid \(FAFSA\)](#) on file or have a Tuition Incentive Program (TIP) record. The earliest a student can create a MiSSG account, is either:

1.) 2-3 business days after they have filed a current year FAFSA, or

2.) Once the student has been identified eligible for TIP.

Q. We advise students to apply to multiple schools, receive award letters, and then make a decision. Can the MiSSG Student Portal allow students to select more than one college?

A. Student Scholarships and Grants (SSG) also encourages students to apply to multiple schools and list up to ten schools of interest to them on their FAFSA. However, the MiSSG Student Portal will only allow one institution to be selected. This ensures State financial aid funds are sent to the eligible student's actual school. Students can access their MiSSG Student Portal to transfer their school choice or contact SSG at 1-888-4-GRANTS (888-447-2687) to update their school choice.

Q. Do students need to change #1 choice of college for both FAFSA and their MiSSG Student Account? Or can they just change this information on the MiSSG Student Account?

A. If a student plans to attend a school other than their first listed school on the FAFSA, they **must** login to their MiSSG Student Account to update their school choice. It is not necessary for the student to update the school order on their FAFSA.

Q. Should all students who qualify for the Tuition Incentive Program (TIP) create a MiSSG Student Account?

A. Yes, all students (including TIP eligible students) should create a [MiSSG Student Account](#). Students with a MiSSG account will have access to their student record, verify their current year FAFSA has been received, view their eligibility for State aid programs, complete the TIP application, and select/transfer college choice to ensure accurate payment processing.

Q. Will DHHS Foster Care Workers and Education Planners have access to the MiSSG portal to assist students?

A. No, the MiSSG Web portal for high school counselors is only available to local school districts. For non-school employees, you may be authorized to view MiSSG data if listed on a [Secondary Security Access Form](#) signed by the high school principal or superintendent for each of the schools you work with.

A great way you can assist students is to provide instruction to create an account using the [MiSSG Student Portal](#). Students with a MiSSG account will have access to their student record, verify their current year FAFSA has been received, view their eligibility for State aid programs, complete the TIP application, and select/transfer college choice to ensure accurate payment processing.

Q. Why does the State only look at the SAT for the Michigan Competitive Scholarship (MCS)? We are a private school and did not switch over to the SAT.

A. The Michigan Department of Education (MDE) has transitioned to using the SAT as part of the Michigan Merit Examination (MME). To align with the MME, students from the Class of 2017 who achieved a SAT score of at least 1200 qualify for the merit portion of the MCS. [Read more about MCS](#). If your school is interested in offering the SAT, you may contact 1-866-870-3127 (option 1) or [email CollegeBoard](#).

Q. The longstanding ACT composite score needed for the Michigan Competitive Scholarship (MCS) has been a 23. My understanding is that the new SAT total score that is needed correlates to an ACT composite score of 25. Ultimately, what led to such a drastic change?

A. According to the CollegeBoard, a 1200 SAT score is equivalent to a 25 ACT composite score. The Michigan Department of Education (MDE) first administered the SAT as part of the Michigan Merit Exam (MME) to juniors in March 2015. The transition from ACT to SAT was an opportunity for Student Scholarships and Grants (SSG) to re-evaluate what a “competitive” qualifying score should be since the ACT score of 23 had been utilized for almost 20 years. The decision to increase the score was to make the award more competitive and to the original intent of the “Competitive” Scholarship Program. In addition, college admission standards across the State average a 25 ACT composite score.

Q. Do DACA students qualify for the Michigan Competitive Scholarship (MCS) and the Tuition Incentive Program (TIP)?

A. No, DACA students (Deferred Action for Childhood Arrivals) are not eligible for federal student aid or State of Michigan financial aid; including MCS and TIP. However, DACA students may be eligible for institutional aid. In some Michigan colleges, DACA students are eligible to receive in-state tuition. Read more in the [Undocumented Student Guide to College](#).

Q. Who do I contact to re-determine a student’s TIP eligibility?

A. Student Scholarships and Grant’s Customer Care Unit 1-888-4-GRANTS (888-447-2687).

College Access Resources

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Q. How do we order MI Student Aid Publications?

A. MI Student Aid Publications are available for FREE. [Order now!](#)

Available material:

- Affording College in Michigan Guidebook
- State of Michigan Financial Aid Programs at a Glance
- Tuition Incentive Program Flyer

- 2017-18 Financial Aid Common Mistakes
- Posters (Map of Michigan Colleges, SSG Programs, TIP, MCS)
- MiSSG Informational Card
- MI Student Aid Contact Card

Q. How can counselors request a Financial Aid Presentation or Reality Workshop?

- A. To request a MI Student Aid presentation; including the reality workshop series, please complete the [Presentation Request Form](#) and return the completed form to mistudentaid@michigan.gov.

Q. When will the MI Student Aid scholarship database be available for download?

- A. The scholarship database developed by MI Student Aid is not currently available for download. For students seeking scholarship opportunities, they may contact our Customer Care Unit at 1-888-4-GRANTS (888-447-2687) and will be asked a series of questions to determine which scholarships they may qualify for. Students will be provided a list of scholarships they may qualify for based on their answers. MI Student Aid hopes the scholarship database will be available for download with the next year.

Q. When searching for scholarships using the database, do you select the county in which you live or the county where your school resides?

- A. The scholarship database created by MI Student Aid uses a place-based eligibility component. The student will be asked which county they **live in** to determine the scholarships they may qualify for.

Q. Is there a list of schools in Michigan that work with undocumented students?

- A. A great resource to learn about Michigan support for undocumented students is the [Undocumented Student Guide to College](#).

Q. How do I sign-up for MCAN's School Counselor Postsecondary Planning Training Course?

- A. MCAN's "School Counselor Postsecondary Planning Training" course is an eight-month hybrid course with three in-person gatherings in Lansing. The course enrolls a maximum of 150 school counselors over an academic year. Topics include college affordability planning, college admission processes, college and career assessments, academic planning for college readiness, college aspirations, enrichment and extracurricular engagement, and transition from high school graduation to college enrollment. Registration for the 2017-18 cohort will open in April 2017. [Read more about School Counselor Training](#).

Q. How are college advisors recruited for MCAN?

- A. MCAN works closely with the career services offices at their 16 partner colleges. They attend career fairs and host informational sessions at those campuses. MCAN specifically looks for candidates who are within a year of their college graduation. A job description is posted on the MCAN internal job board as well as job boards like Michigan Nonprofit Association (MNA) Job List and Idealist.

Q. Are there any MCAN College Advisors in the Western Upper Peninsula?

- A. No, there are no advisers in the Upper Peninsula at all. MCAN is not opposed to placing advisors there, but no high school has ever applied to be a host site.